THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***117,900.00.

Affiant

Davidson County DEEDWARR
Recvd: 11/06/03 15:32 2pgs
Fees:13.00 Taxes:436.23

20031106-0163406

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Subscribed and sworn to before me this 23rd day of October, 2003.

Notary Public

My Commission Expires: 10/17/05

ADDRESS OF NEW OWNER

MARY BELCHER
1212 Wembley Drive
Hermitage, Tennessee 37076

SEND TAX BILLS TO

FLAGSTAR BANK, FSB
5151 Corporate Dr.
Troy, MI. 48098

MAP & PARCEL NOS.

MAP 64-16-C
PARCEL 103 CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SEVENTEEN THOUSAND NINE HUNDRED AND 00/100 DOLLARS ($***117,900.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, I, MARY E. RADER, unmarried, (hereinafter called the "GRANTOR"), have bargained and sold, and by these presents do transfer and convey unto Mary V Belcher unmarried, (hereinafter called the "GRANTEE"), her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 58 on the Plan of Wembley Downs, Section 4, of record in Plat Book 7900, page 456, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

BEING the same property conveyed to Mary E. Rader, a single person, by deed from Phillips Builders, Inc., of record in Book 9213, page 111, Register's Office for Davidson County, Tennessee.

This is improved property known as 1212 Wembley Drive, Hermitage, Tennessee 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, her heirs and assigns, forever.

GRANTOR COVENANTS with the said GRANTEE that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Matters, if any, shown on the plan of Wembley Downs, Section 4, of record in Plat Book 7900, page 456, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and binds herself, her heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 23rd day of October, 2003.

MARY E. RADER

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named MARY E. RADER, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 23rd day of October, 2003.

Notary Public

My Commission Expires: 10/12/05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee